

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Valerie Jeanne Kenion

a/k/a Valerie Hawkins, Valerie Morris

Case No. 11-81036

S.S. No.: xxx-xx-9736

Mailing Address: 905 Chalmers Street, Durham, NC 27707-

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 27, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 14, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 3/4/11
Lastname-SS#: Kenion-9736

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
T-Mobile		Cellular Service

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See f)
			**
			**
			**
			**
Ocwen Mortgage	4	\$22,445	**
			**
			**
			**

REFLECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Ocwen Mortgage	4	\$804	N/A	n/a	\$804.00	Home and Land
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS - FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS - 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Crown Financial	1	\$8,562	5.00	\$59	\$179.63	2003 Dodge
Paul Parker	3	\$7,506	5.00	\$75	\$157.48	2nd D of Trust
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,800

SECURED TAXES

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes

State Taxes

Personal Property Taxes \$162

Alimony or Child Support Arrearage

CO-SIGN PROTECT 1 (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED Amount**

DMI= None(\$0) None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ \$1,623 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 2.77 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

f = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Credit Financial Services**
Post Office Box 451
Durham, NC 27702-0451

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Service **
421 Fayetteville Street Mail
Suite 600
Raleigh, NC 27601

Credit Management, LP**
4200 International Parkway
Carrollton, TX 75007-1906

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

AdvanceMeToday
PO Box 1124-1007
San Jose, Costa Rica 10102

Crown Financial
Post Office Box 700
Attn: Managing Agent
Lake Junaluska, NC 28745

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

AFNI-Bloom
404 Brock Drive
Post Office Box 3427
Bloomington, IL 61701-3427

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

Experian
P.O. Box 2002
Allen, TX 75013-2002

Berman & Associates
Attorneys at Law
315 E. Chapel Hill Street
Suite 400
Durham, NC 27701

Dick Patton Realty **
3115 Guess Road
Durham, NC 27704

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Capital One
Post Office Box 85015
Richmond, VA 23285-5075

DirecTV **
Post Office Box 6550
Greenwood Village, CO 80155-6550

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Capital One Auto Finance**
3905 Dallas Parkway
Plano, TX 75093

Duke University Health System
Post Office Box 91040
Durham, NC 27708-1040

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Citifinancial **
Bankrupcty Department
PO Box 140489
Irving, TX 75014-0489

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Clyde A. Wootton
Suite 504
3200 Croasdaile Drive
Durham, NC 27705

Eugene H. Tatum, III
Attorney at Law
116 East Main Street
Durham, NC 27701

First National Credit Card
Post Office Box 5097
Sioux Falls, SD 57117-5097

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Time Warner Cable
Attn: Collections
2505 Atlantic Avenue
Raleigh, NC 27604

Frances A. Bowens
Durham, NC

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

GMAC **
Post Office Box 380902
Bloomington, MN 55438-0903

Ocwen Loan Servicing, LLC
12650 Ingenuity Drive
Attn: Managing Agent
Orlando, FL 32826

Verizon Wireless Bankruptcy****
Administration
Post Office Box 3397
Bloomington, IL 61702-3397

HomEq Servicing Corporation
Mail Code-CA3360
4837 Watt Avenue, Ste 200
North Highlands, CA 95660

Paul Parker
904 Chalmers Street
Durham, NC 27707

Wachovia Bank, N.A.**
Central Bankruptcy Dept. VA 7359
Post Office Box 13765
Roanoke, VA 24037

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

PSNC Energy
Attn: Bankruptcy Dept.
1426 Main Street Mall, code 130
Columbia, SC 29218

Izell Kenion
905 Chalmers Street
Durham, NC 27707

Spot On Loan/PDL
Post Office Box 140
Box Elder, MT 59521

JL Walston & Associates, Inc.
1107 W. Main Street, Ste 201
Durham, NC 27701

Sprint Nextel-Correspondence*****
Attn: Bankruptcy Department
Post Office Box 7949
Overland Park, KS 66207-0949

Kroger Store
2021 Hope Mills Road
Fayetteville, NC 28304

The Hunoval Law Firm, PLLC
Attorney for Poore Substitute Trustee
By: Mathias H. Hunoval, Attorney at Law
501 Minuet Lane, Suite 104A
Charlotte, NC 28217

Mr. Paul Parker
315 E. Chapel Hill St.
Suite 400
Attn: Managing Agent
Durham, NC 27701

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Raleigh, NC 27615